



Turning 65? Navigate Medicare with confidence.

As you approach 65, important Medicare decisions begin. We provide personalized guidance to help you enroll on time and choose coverage that fits your needs.

We can help with:

- ✓ One-on-one Medicare guidance
- ✓ Enrolling in Parts A & B
- ✓ Comparing plan options and costs



Get started today

Call us at **716-819-3538**,
scan the QR code, or visit
heppnergroupp.com/RAWNY



Medicare Supplement (Medigap)

- Works with original Medicare (Parts A & B) to reduce your costs.
- See any retina specialist who accepts Medicare. No referrals needed
- Part B eye injections covered; Medigap pays nearly all costs after deductible, including **Eylea, Eylea HD, Lucentis, Vabysmo, Syfovre, and Izervay.**
- Prescription coverage not included; must add separate Part D plan.
- Nationwide coverage. See any Medicare provider.

Medicare Advantage (Part C)

- Replaces original Medicare with a private plan.
- Often limited to a local network and may require referrals.
- Eye Injections covered, but often has higher cost and prior authorization hurdles.
- Prescription coverage often included in the plan.
- Emergency coverage only outside of plan network.

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For information on all of your plan options, contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also visit www.medicare.gov or contact your State Health Insurance Assistance Program (SHIP) for free, unbiased counseling.